EXHIBIT "I"

Page 1

UNITED STATES DISTRICT COURT

DISTRICT OF NEW JERSEY

DOCKET NO. 2:15-8401

_ _ _

ALEJANDRO MORALES, : on behalf of himself and : those similarly situated, :

Plaintiff,

V.

HEALTHCARE REVENUE RECOVERY : GROUP, LLC, and : JOHN DOES 1 to 10, :

Defendants.

DEPOSITION UNDER ORAL EXAMINATION OF

ALEJANDRO MORALES

Hackensack, New Jersey

January 13, 2017

- - -

REPORTED BY: MAUREEN A. REVIE, RPR

- - -

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1	members?	1	relatives.
2	A. Not at this moment.	2	Q. You would agree with me that the
3	Q. Have you sent any letters out or	3	letter address on the letter, your address and
4	any type of investigation as to who else would	4	your name that wasn't in the barcode, that was
5	have received any type of letter like you did?	5	visible on the outside of the letter, correct?
6	A. That's for my counsel.	6	A. That's correct.
7	Q. So the answer is no? I am asking	7	Q. Is there any other way to send the
8	if you did.	8	mail other than putting someone's name and address
9	A. I, myself, no.	9	on the letter that you know of on the letter?
10	Q. So going to the private life, so	10	A. On the letter, no.
11	your position is that HRRG exposed information	11	Q. Again, you're saying that your name
12	relating to your private life?	12	was disclosed in the barcode. I read the scan of
13	A. Yes.	13	the barcode. Your name isn't disclosed in the
14	Q. Explain that for me.	14	scan of the barcode, correct?
15	A. What details are you asking for?	15	A. When I looked at it, no, it did not
16	Q. Explain the basis, the factual	16	show my name. It did show my address.
17	basis for that claim.	17	Q. It didn't show your whole address,
18	A. Exposing a person's mailing address	18	right?
19	that can be shared through a barcode. That is an	19	A. No.
20	invasion of my privacy.	20	Q. It did show 15 Major Street, but it
21	Q. So your position is they disclosed	21	didn't show your whole address?
22	your mailing address?	22	A. No.
23	A. My name and my mailing address,	23	Q. And, again, your address was
24	•	24	actually listed on the letter, right?
25	yes. Q. In that barcode?	25	A. That's correct.
_25	Page 15		Page 17
1		1	
1 2		1 2	Q. Without being in the barcode, correct?
3	Q. But your attorney has provided a scan of the barcode. Do you know that?	3	
4	•	4	
5	A. Yes, I do.	5	
6	Q. I didn't see that your name was in	6	having 15 Major in a barcode and then having it
7	any way revealed in the scan of that barcode.	7	just plainly on the outside of the envelope?
	MR. AGLOW: Is that a question?		A. Well, if you do a scan of that
8	MR. SCHEUERMAN: Yes.	8 9	barcode, you instantly get the option to share
9 10	MR. AGLOW: That was a statement.	10	that by e-mail or by SMS which is a text message
11	MR. SCHEUERMAN: It's a question. MR. AGLOW: Objection to form. I	11	with a graphic.
12	· ·	12	So if someone wanted to get my
13	don't see a question there. BY MR. SCHEUERMAN:	13	information, they can easily just download a
14		14	barcode scan software, scan that and then send
	Q. I didn't see your name in the		that to someone.
15 16	barcode, did you, that was scanned?	15 16	Q. So the only information that you have told me that relates to you within the seen
	A. No, I did not.		have told me that relates to you within the scan
17	Q. What is your basis for saying that	17	of the barcode is it says 15 Major S, right,
18	your name was exposed?	18	that's it? I will show you. That's it, right?
19	A. Well, anyone in this day and age in	19	A. Yes.
20	the information technology age can get that	20	Q. Do you think that that's private
21	information and do a name lookup and address	21	confidential information?
22	lookup, a reverse lookup and just by having a	22	A. No.
23	person's address you can get a person's name, you	23	MR. SCHEUERMAN: P-1.
24	can get a person's telephone number, you can get a	24	(Exhibit P-1, BARCODE SCANNER
25	person's age, you can get a list of their	25	DOCUMENT, marked for identification.)

Page 18	Page 20
BY MR. SCHEUERMAN:	is an account number as
Q. Do you know that your attorney	2 opposed to any other innocuous set of numbers?
3 actually filed that on the public federal docket?	3 A. That, I do not know.
4 A. Yes.	Q. You said that strike that,
So do you think that a scan of	What can you do with that? So you
6 that, is that personal private information?	6 scan it, right, on your phone? Have you scanned
7 A. The account number, yes.	7 it before?
8 Q. What account number?	8 A. Yes.
9 A. The account number	9 Q. What did you use to scan it?
10 Q. And you know you produced two	10 A. I used a I actually have it on
documents in this case, one of them was a letter	11 my phone. It's called QA Barcode Scanner.
12 that you wrote to HRRG. I have it here. You list	12 Q. What kind of phone?
13 your account number on there and it's not	13 A. It's an LG, Android.
14 it's something else.	Q. Did you download other types of
15 The account number that you list on	15 barcode scanners before you found that one?
the letter, the only letter you wrote to HRRG, the	1.6 A. I did.
one you produced, it says you list your	17 Q. Was it a trial and error using the
18 account number as something else?	18 other ones?
19 A. That's correct.	19 A. No.
20 Q. So what is your basis for saying	20 Q. Because I downloaded 1 have an
that is an account number?	21 iPhone. I downloaded a number of them and for me
A. Well, a lot of people have	I found that some of the scanners were better than
23 different account numbers associated with their	23 others. Is that your case as well?
24 name and address. Just like you have a cable bill	A. Yeah, and that does happen with a
25 that has an account number. You have a utility	25 lot of apps with phones. Some work better than
Page 19	Page 21
bill that has an account number.	others.
All those account numbers point to	 Q. The app that you have used is
3 your name, address, possible telephone number,	3 can you say that again?
possible personal information in regards to your	A. QA Barcode Scanner.
age, your race, possible bank account records.	Q. Is that available for your type of
6 So so, the last time I checked	phone and for other types of phones?
is not my Social Security number. It's not a	A. It's in the android store.
8 serial number that is tattooed on me. It's not	Q. Do you know whether it's available
associated with me as a person. So it's obviously	9 for an iPhone?
an account number.	777 777
Q. Couldn't it be a string of numbers	
that is not an account number?	
A. That is a possibility.	
Q. Bo jou know that or the another	Q. When did you receive the letter, by the way?
	3
say it's a string of numbers used simply to sort return mail.	16 A. ln 2014 I'm sorry 2015. Q. What day?
Do you know one way or another	A. I don't remember the exact date.
whether it's a string of numbers used to sort	Q. One of the things I asked your
return mail?	20 attorney to bring today was the envelope. Do you
A. Do you?	21 have the envelope?
22 Q. Do you?	A. No.
23 A. No, I do not.	Q. Did you retain the envelope?
Q. So, as you sit here today, what's	A. No.
25 your factual basis for telling me that that string	Q. Why not?

	Page 26		Page 28
3	Q. That's my point. I don't have it.	1	Q. Can I take a look at that? What
2	MR. SCHEUERMAN: Do you have the	1 6	part of this letter was obviously you have the
3	original letter?	1 3	barcode and your position is that was visible
4	MR. AGLOW: Are you asking for it?	q	through the window envelope, correct?
5	MR. SCHEUERMAN: Do you have the	15	A. Correct.
6		6	Q. What other parts of the letter
7	original letter?	ije.	could you see through the envelope?
8	MR. AGLOW: Are you asking for the	0	A. Just the barcode, the numbers
9	production? MR. SCHEUERMAN: I asked for it	9	underneath it, my name, address, and another
10		10	barcode underneath the city, state and ZIP.
	months ago.	LI	Q. So you see at the bottom of this
11	MR. AGLOW: Are you asking for it	12	letter there is a client account number, a
12	right now?	13	·
1.3	MR. SCHEUERMAN: If you have it,	14	creditor account number and a pin, correct? A. That's correct.
1 4	yes. This is what you have? You don't have	133	Q. Those are all different from what a
15	anything with writing on the back?	10	
16	MR. AGLOW: That's what we have.	17	scan of the barcode reveals, correct?
17	MR. SCHEUERMAN: That's what I	10	A. That's correct.
18	have. Thank you.	1.9	Q. In fact, when you wrote IRRG in response to this letter, you stated that your
19	BY MR. SCHEUERMAN:	20	account number was something other than
20	Q. Did you know that the letter that	21	A. That's correct.
21 22	you received had writing on the back of it?	22	Q. Can you identify on this letter
23	A. Well, that's the original. So if there's no writing on the back, there's no writing	2.3	what you conveyed to HRRG was your account number?
24	on the back.	24	A. I conveyed the account number that
25	Q. Your testimony is there was not	25	was listed here in plain view. It shows account
	Page 27		Page 29
3	writing on the back of the letter that you	- â	number
2	received?	12	Q. Why did you choose that one? Is
3	A. With my two eyes I am looking at		that the client account number or creditor account
4	the original letter. It has the original folds.	4	number or the pin, which one is that?
5	MR. AGLOW: Let's mark it for ID.	5	A. It just shows account number.
6	MR. SCHEUERMAN: Do you want to	6	Q. You picked the one that says
*2	mark this original one?	1	account number. Why did you choose that one as
8	MR. AGLOW: A sticker on the back.	13	opposed to the creditor account number?
12	We don't want to lose possession of the original	9	A. I honestly did not know what they
10	letter.	1.0	would use to refer to when I wrote that letter.
11	THE WITNESS: There is no writing	4.5	So using my best judgement, I used the account
1.2	on the back of the letter.	12	number that was next to my name.
13	MR. SCHEUERMAN: What about a	1.3	Q. You mean you didn't know what your
101 4	second page? We can mark this letter.	主车	actual account number was with HRRG?
1 d		4.5	A. What they had on their record, no,
1 5	(Exhibit P-2, LETTER FROM HRRG		
15	DATED 12/3/14, marked for identification.)	1.0	but using my best judgement, according to the
; C,	DATED 12/3/14, marked for identification.) BY MR. SCHEUERMAN:	14. 7	letter that was provided, I gave them the account
16	DATED 12/3/14, marked for identification.) BY MR. SCHEUERMAN: Q. Do you know if it had a second	18	letter that was provided, I gave them the account number that was next to my name.
1 5 7 6 6	DATED 12/3/14, marked for identification.) BY MR. SCHEUERMAN: Q. Do you know if it had a second page?	U. T. U. S. U. S.	letter that was provided, I gave them the account number that was next to my name. Q. It wasn't next to your name, it was
16 17 18 9	DATED 12/3/14, marked for identification.) BY MR. SCHEUERMAN: Q. Do you know if it had a second page? A. No.	18 19 10	letter that was provided, I gave them the account number that was next to my name. Q. It wasn't next to your name, it was at the bottom of the letter, right?
16.5	DATED 12/3/14, marked for identification.) BY MR. SCHEUERMAN: Q. Do you know if it had a second page? A. No. Q. We will say P-2 for the record.	18 19 20 21	letter that was provided, I gave them the account number that was next to my name. Q. It wasn't next to your name, it was at the bottom of the letter, right? A. Which is next to my name. If you
15 12 9 0 1 2 2 2 2 2 2	DATED 12/3/14, marked for identification.) BY MR. SCHEUERMAN: Q. Do you know if it had a second page? A. No. Q. We will say P-2 for the record. P-2, you're identifying this as the actual	1.7 1.9 2.0 2.1 2.3	letter that was provided, I gave them the account number that was next to my name. Q. It wasn't next to your name, it was at the bottom of the letter, right? A. Which is next to my name. If you look at this it says regarding Morales, Alejandro.
16.000123	DATED 12/3/14, marked for identification.) BY MR. SCHEUERMAN: Q. Do you know if it had a second page? A. No. Q. We will say P-2 for the record. P-2, you're identifying this as the actual original letter that you received from HRRG,	1.0 1.0 2.1 2.3	letter that was provided, I gave them the account number that was next to my name. Q. It wasn't next to your name, it was at the bottom of the letter, right? A. Which is next to my name. If you look at this it says regarding Morales, Alejandro. Q. Let the record reflect that at the
15 12 9 0 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	DATED 12/3/14, marked for identification.) BY MR. SCHEUERMAN: Q. Do you know if it had a second page? A. No. Q. We will say P-2 for the record. P-2, you're identifying this as the actual	1.7 1.9 2.0 2.1 2.3	letter that was provided, I gave them the account number that was next to my name. Q. It wasn't next to your name, it was at the bottom of the letter, right? A. Which is next to my name. If you look at this it says regarding Morales, Alejandro.

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So you scanned it a couple of days	private information being conveyed, the fact that
later because this letter peaked your interest?	was in the barcode, in your opinion?
A. Yes.	A. In my opinion, it can be used to
Q. Now, the scan of the letter reveals	4 invade my privacy.
5 this	5 Q. So so so if I am scanning
6 What did that mean to you? What is	6 this, I know nothing about Mr. Morales. What can
it? Do you understand it's not a Social Security	I do as a third party who scans that letter with
8 number, right? It's not your Social?	B what can I do with that?
9 A. No, it is not.	A. Well, you're forgetting to mention
10 Q. We understand that	that barcode is just above my name and address.
the first digits of your street address, right?	Q. Your address is already listed
12 A. That's correct.	12 outside of the barcode?
1.3 Q. Your actual address and name was	A. So using that barcode along with
14 visible to anyone outside a barcode on the actual	1.4 the information that is in plain view underneath
4.5 letter?	that barcode being my name, my physical address,
1.6 A. That's correct.	you can use that information to violate my privacy
Q. Because that's the only way I know	and obtain information, more information about me.
of to mail letters is to put someone's address on	We live in an information age.
19 it?	Q. Yes, we do. Let me write this
20 A. That's correct.	20 down. So let's focus on the
Q. So are you saying that having a	doesn't tell me anything that's not in plain view
22 first portion of your street address in a barcode	outside of the barcode because your address is on
23 are you saying that was a violation of the	23 there, correct? 24 A. That's correct.
24 law? 25 A. I am saying that using this	24 A. That's correct. 25 Q. So if I am some nefarious third
25 A. I am saying that using this Page 31	Page 25
technology, also with the actual listing of my	party and I get this letter. I don't open it
and address can invade my privacy, yes.	bccause if I open it, then I would have all your
MR. SCHEUERMAN: Can you repeat the	3 I would have the other contents of the letter.
question, please?	So let's just focus on the
(Whereupon, the testimony was read	notations time party getting that letter and
back by the reporter.)	6 scanning it. If I scan it, I am going to have
MR. AGLOW: Objection.	and which is already in plain view of the letter.
THE WITNESS: I am not a lawyer.	How do you go about obtaining
MR. AGLOW: He is not an attorney.	private information about Mr. Morales armed with
I'm not sure what you mean by the law.	that information?
11 BY MR. SCHEUERMAN: 12 Q. You can answer.	A. I wouldn't know how to do that.
12 Q. You can answer. 13 A. I am not a lawyer.	Q. You don't know of any website that
Q. Can you answer one way or another?	1 could go to and plug in 1 and the rest of
A. I don't know. I am not a lawyer.	that sequence and find out information about
MR. AGLOW: Asked and answered.	Mr. Morales?
BY MR. SCHEUERMAN:	A. I wouldn't know that.
Q. So you're not taking a position one	Q. Have you tried?
way or another because I know you said before	A. Yes.
that, you know, you were concerned that debt	Q. What types of things did you try to
collectors were you brought the lawsuit	do?
because your private information was being	A. Since I am not a hacker
23 conveyed, right?	Q. We don't want you to hack.
A. Correct.	A. You're asking me my opinion. I am
O. So is that what you told me, your	giving it to you.

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Q. What types of things did you try to do to see what could be revealed by that barcode?

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A. I went onto Yahoo, I went onto Google, I went onto MSN and I went onto Bing, the major search engines for the internet.

Q. Okay. Just to clarify, we are not talking about hacking because if you are hacking then it's a different ball game.

A. Well, but you did mention nefarious third parties. It's hard to ignore the elephant in the room when you're talking about a third party. A third party could be a telemarketing company, a third party can be another debt collector, a third paper can be an attorney trying to gain information about me for the purposes of discovery, a third party could be a hacker that wants to obtain my financial records to try to delete my bank account. Those are nefarious third parties.

Q. Good point. Let's take out hackers for a second. We can revisit that.

All those other categories, do you know of any way that these other parties that you mentioned, third parties, could go about taking Mr. Morales' address and the scan of that barcode

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and learn anything about Mr. Morales?

A. I am not an expert in that and all that is all hypothetical. So from what I tried to find, I could not find. That does not mean that somebody else could find it.

Q. I don't want you to speculate. What we are here to do is see - - I am not asking you to speculate. I am simply saying, do you know of a way, do you, Mr. Morales?

A. No.

Q. So when you said before that you tried, what did you do on Yahoo, Google and Bing? Did you just put that string of numbers, the scan, within Yahoo and Google and hit return and see what came up?

A. I typed in without a city, state or ZIP. I typed in Arejandro Morales. 1 typed in Alejandro Morales, 15 Major Street, Clifton, New Jersey 07013 - - because I don't memorizes the last four, 2901. I don't think anybody does.

I typed in all the different versions of any type of combinations that you can think of without using a calculator or some type of supersonic algorithm to do different numerous Page 36 combinations of the letters and numbers that are

here.

When I did a search for Alejandro Morales, 15 Major Street on the white pages it showed my name, my age, it showed previous addresses, it showed possible relatives with their names and phone numbers if they are not blocked.

Q. I found that too, but the distinction is that you can get all that stuff without even scanning the barcode because your name is on the letter, right, Alejandro Morales, 15 Major Street, and your whole address is on the letter.

So without scanning the barcode, I could have Googled that and I could have gotten all that stuff that you got from what you just told me, right?

A. That's correct.

Q. So what I am focusing - - again, as you said, we live in an information age. If I put in Christian M. Scheuerman, stuff is going to come up. If I put in Alejandro Morales - - I have done it - - there's a lot of Alejandro Morales across the country and a plethora of information

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comes up from putting your name in there, right?

A. Correct.

Q. And there's websites out there that list addresses. I got your address. I Googled it, just your name. That came up, right?

So I am not focussed on that. I am focused on what you can get that's different, what you can get that's different from putting in that string of numbers that that scan reveals, the and the rest of that?

A. You're still asking me something that I have no expertise in. I am not a hacker. I am not a debt collection agency that hires professionals to gather information. I am not - I don't work for an attorney's office where I am given a task of getting as much information about a client or a defendant or a plaintiff so I have information about them in order to know more about this person.

That is not my profession, that is not my expertise. So I cannot say that I was able to do what you're asking me about.

Q. What do you do for a living?

A. I work with computer. I am also an author.



	Page 38	T	Page 40
l la	Q. How many books have you written?	.11	A. Can you clarify when you say full
2	A. Six.	2	string? Are you talking about the or are
3	Q. What are the names of your books?	3	you talking about the
4	A. The first one is called Cougar.	4	Q. That's a good point. Let's start
5	The second one is Cougar II. The third one is	15	with did you type ?
6	Cougar III. It's a trilogy. My fourth book is	5	A. Yes.
7	called The Release. The fifth book is called The	7	Q. Did anything come up of relevance?
8	Release Part II and the sixth book is Route 0.	8	A. No.
9	Q. Have you talked about anything	9	Q. And was that done in Yahoo, Google
1.0	related to this case in your books?	10	and Bing?
11	A. No.	1, 2	A. Yes.
1.2	Q. If I were to buy a book, which one	12	Q. When you say now it makes more
1.3	would be the best book?	13	sense. When you said those were the major search
14	 A. Route 0 and The Release. 	14	engines because I knew Google, I knew the other
1.5	Q. So what do you do in computers?	1.5	ones, but did you type in the
1.6	A. I do IT support.	16	? Did you type that full string into
17	Q. Where do you work?	17	 No, I did not.
18	 A. I currently work for as a 	18	Q. Why not?
19	contract-to-hire for Robert Half Technology. At	19	A. Frustration.
20	the moment, I am contracted to a company called	20	Q. What do you mean by frustration?
21	All Covered and they are a subsidiary of	21	A. There are some different ways to do
22	Konica Minolta.	22	a search on the internet using all the different
23	Q. Have long have you been working in	23	search engines that I listed. You just run out of
24 25	the IT field for?	25	time to look at all that.
25	A. Almost two decades.	_	Q. How much time did you spend looking
	Page 39		Page 41
1	Q. Do you have a special degree in IT?	3.	into internet research relating to that barcode
2	A. A degree, no.	2	scan?
3	Q. What type of training do you have	3	A. I would say maybe ten minutes.
4	for IT?	4	Q. In total?
5	A. I am a Microsoft certified	9	A. That is approximate.
6	professional, MCSA, and ITIL certified.	6	Q. So is it safe to say that you
8	Q. What about college, do you have a	Sk	in terms of I know you're not an expert, you're not a hacker. Could you be a hacker with
9	college degree? A. Yes.	9	your experience?
1:0	Q. What is your degree in?	140	A. No.
11	A. Legal studies.	21	Q. You don't have the expertise to be
3.2	Q. Do you have any other degrees after	250	a hacker?
13	college other than the certifications you told me	1.0	A. No. I am a technician. So I am
1.4	about?	1.5	break/fix, I am a server, some networking, but no
1,5	A. Just the certifications.	1.5	hacking. That's code.
16	Q. You have been working in the IT	16	Q. That is
3.7	field for two decades?	23.	A. That's not me. I am not even a
1.8	A. Almost two decades.	18	gamer.
19	Q. Would you say you know a little	19	Q. So is there anything that you have
2 G	more about computers than the average Joe?	2.0	found just in your investigation that using the
21	 A. That's correct. 	21	internet that that string of numbers on P-1
22	Q. Did you type in this string of	22	reveals about Mr. Morales?
23	numbers that's revealed in the scan? Did you type	23	A. Can you repeat that question?
24	that full string into Google or any other type of	73	Q. Is there anything that just gives
25	search engine?	2.0	that string of numbers meaning that you found in

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your investigation?	revealed about me.
A. The along with the name	Q. Don't speculate, Just within your
3 and address that's exposed on the envelope, yes,	3 personal knowledge.
as I stated before.	A. That's the thing. I don't have any
5 Q. Even outside the scan, you have	5 personal knowledge about what may have been
6 even if you don't scan it. You have	revealed about me.
Mr. Morales and	Q. What about you also said violating
8 A. That's correct.	8 your privacy. What have you learned through your
Q. Is there additional so is there	investigation in terms of any way that HRRG
any way that I could put that in per your	violated your privacy by sending that December
investigation online and find out perhaps your	letter that's in front of you, the December 2014
	12 letter?
,	
A. To a Jayman, no.	the state of the s
Q. Is there any way that you can put	, , , , , , , , , , , , , , , , , , , ,
that information into a search engine on the	that letter in any way violated your privacy
16 internet and find that relates to a debt?	16 rights?
17 A. No.	A. Well, like I said, I consulted my
18 Q. Is there any way that you can put	attorney. I have an attorney that I work with. I
that into the information that relates that	showed him the letter. I asked him is
20 conveys specifically that HRRG had sent you a	20 anything
21 letter?	Q. I don't want you to tell me what
22 A. No.	22 the attorney said.
23 Q. Did you ever call HRRG after	A. I wouldn't tell you what he said.
24 receiving the letter?	24 When I got this letter, I did my scan. I replied
25 A. No, I sent them a letter.	25 to the letter. I also consulted my attorney.
Page 43	Page 45
Q. I got that. Other than that, did	Q. But circling back, you said that
2 you have any other correspondence with HRRG?	one of the things goals in this lawsuit was to
3 A. No.	prevent HRRG from violating people's privacy
4 Q. Is there a reason why this debt	4 rights, correct?
wasn't on your bankruptcy petition?	A. That's correct.
6 A. I forgot about it.	Q. How do you maintain I know you
 Q. Bankruptcy has been discharged, 	spoke to the attorney, but do you have an
b though?	6 independent belief of how HRRG violated your
9 A. Ycs.	privacy rights?
Q. Have you received any other	A. Having this barcode here, along
collection letters from HRRG?	with my name and address, having the availability
12 A. No.	12 to scan this barcode and be able to share this by
Q. Just circling back to one of the	e-mail or SMS.
first questions I asked you, you're talking about	Q. Sharing what?
3.5 I am paraphrasing what you said, that you	A. The barcode. So having this
wanted to hold HRRG accountable for revealing	barcode along with my name and address. All it
information about people's private lives; is that	takes is a scanner and you could either write down
18 accurate?	18 the address that's under the barcode or take a
A. Yes.	19 picture of it.
20 Q. Just circle back to that. After	20 Q. We are not talking about the
what we discussed, what information have they	address because that's on the envelope and in the
revealed as to Mr. Morales about your private	barcode, right?
23 life?	A. That's correct, but it is relevant.
A. Well, once again, I can't go into	You're asking me why I am doing this.
all of the details of what could possibly be	25 Q. I asked you how that letter

	Page 46	1	Page 48
1		1	
	plated your privacy rights.	1 2	letter, right? The basis of this lawsuit is what a scan reveals?
2 3 the	A. Yes, I am explaining myself. So a combination of the barcode through trial and	3	MR. AGLOW: You used the word
		a	violation. Violation of what?
	fort I am not saying it was an easy thing to through trial and effort you can scan this.	5	MR. SCHEUERMAN: To have the
	we are not disputing this can be scanned.	6	address on the letter is not a violation of the
7	· –	7	law.
8	Q. I got you. A. You can scan this. You can share	8	MR. AGLOW: That's not what you
	s through different methods.	9	said. You completed the sentence by saying
10	Same thing with my name and	10	violation of the law.
	dress. You can write it down, you could take a	11	I am objecting because you have to
	cture, you can send a text. This being an	1.2	define what law you're talking about so he
	formation age, you can gather that information	13	understands that you're asking a legal question
	d use this in many, many ways.	1.4	about whether it violates any particular law.
15	I am not an expert on how to expose	15	BY MR. SCHEUERMAN:
	ople. I am not an expert in hacking or doing	16	Q. To your understanding, are you
	entity theft or marketing, but I know this	1.7	maintaining that having your address printed on
	formation can be used in ways to invade a	18	the outside of the envelope, is that one of the
	rson's privacy.	19	claims that you have against HRRG?
20	Q. You don't know how specifically it	20	A. It's not in the lawsuit, no.
20 car	n be used?	21	Q. So you're not saying that HRRG
22.	A. No.	22	should not have sent the letter with your name and
23	Q. When you say the barcode scanner	23	address on it, correct?
	n be shared, you don't know again, you	2.4	A. I am not saying that.
. 25 ha	ven't uncovered anything which gives that	25	Q. Again, just circling back, you said
	Page 47		Page 49
1 wh	at a scan of that reveals, right?	1	before that the information can be used in many
2	A. No.	2	ways. So you're saying the scan of that barcode
3.	 Q. You would be sharing something that 	3	can be used in many ways, correct?
	ust literally a string of numbers that you	4	A. I am assuming that, yes.
	n't know what it means, correct?	5	Q. You're speculating, right?
6.	A. That's correct.	6	A. Yes.
7	Q. You're saying that your address can	8	Q. Because from your knowledge and
	shared but, again, your address isn't in that	9	understanding and investigation, you haven't found a way to use that scan of that barcode to reveal
9 bai	code, your full address, right? A. That's correct.	1.0	anything about Mr. Morales, correct?
11		111	A. Correct.
	Q. And it's on the outside of the ter which is not within the barcode, correct?	12	Q. So, again, when you said the basis
1.3	A. It's underneath the barcode.	13	for bringing this lawsuit you also want to stem
14	Q. Yes. Any idea what I am	114	other forms of a harassment, but you're not saying
	essing that the S here is just street?	15	other than the barcode there is no other
16	A. Yes, street.	1.6	allegation that there are any other things that
17	Q. Any idea what A is?	1.7	HRRG did wrong, correct?
18	A. That's unknown. So that could	18	A. That's correct.
eith	ner be the initial of my first name	7.9	Q. You said before it wasn't the
20	Q. Again, I don't want you to	20	easiest thing in the world talking about scanning.
	culate unless you have a basis for it.	21	Do you remember that?
22	When you say the information can be	23	A. Yes.
23 use	d in many ways, I get your name and address can	23	Q. What do you mean by that?
24 be 1	used, but the basis of the lawsuit, it's not	24	A. Well, with a lot of different types
25 any	violation to have your name and address on the	2.5	of apps you can install on a phone, most people

	Page 74	T	Page 76
1	A. I can't say yes or no to that	1	It says redacted.
2	because of the information that I found during my	2	My question is simply, do you have
3	personal investigation.	3	any knowledge behind that allegation in paragraph
4	Q. Is there any difference from your	4	35 that it's HRRG's policy and practice to send
5	I don't know if you looked into it would	5	collection letters in the form exemplified by
6	there be any difference between a barcode and a	6	Exhibit A? Do you have any factual knowledge or
3	QR code?	7	any other additional information?
8	 I didn't look that extensively. 	8	A. No.
9	Q. Paragraph 33 of the complaint,	9	MR. AGLOW: To himself or to other
1.0	"HRRG used the same procedures it used in sending	10	people?
1.1	the HRRG letter to plaintiff when sending the same	11	BY MR. SCHEUERMAN:
1,2	and/or similar letters to numerous other New	1.2	Q. Do you have any factual knowledge
13	Jersey consumers."	13	regarding that contention in the complaint?
14	Do you know what when it's	2.4	MR. AGLOW: Paragraph 35?
1.5	saying used the same procedures, do you know what	15	MR. SCHEUERMAN: Yes.
16	that's talking about?	1.6	MR. AGLOW: The contention in that
17	A. I would assume the letters.	17	paragraph is simply that it was it's their
18	Q. Again, I don't want you to	1.9	policy and practice to send letters in the form
1.9	speculate. Do you know what that's referring to?	1.9	exemplified by Exhibit A.
20	A. As far as I know, just the letters.	20	I am asking you whether you're
21	Q. When it says the same procedure,	21.	asking whether or not P-2, which is the same as
22	your interpretation is that they are just sending	22	Exhibit A, are you asking whether he has knowledge
23	the same letters to other individuals?	23	that it was sent to other people because the 35
24	A. That's my interpretation.	24	doesn't talk about other people.
25	Q. Do you know one way or the other	25	BY MR. SCHEUERMAN:
	Page 75		Page 77
11.	whether the same letter was sent to any other	1	Q. You can answer, Mr. Morales.
2	individuals in New Jersey that's marked P-2?	2	A. No, I don't know if they sent this
3	MR. AGLOW: Are you asking him the	3	to other people.
es.	same letter or similar letter? Clarify the	4	Q. Again, Paragraph 39, it says you
5	question.	5	seek to recover statutory damages, attorney's fees
G	BY MR. SCHEUERMAN:	:G	and costs on behalf of all class members.
7	Q. Do you know whether a letter in	.7	Are there any additions to that in
25	that format, P-2, was sent to any other individual	성	terms of damages that you're seeking?
5	in New Jersey?	9	A. No.
10	A. No.	10	Q. If you go to page eight of nine,
1.1	Q. Do you know whether the same	350	there is Roman numeral VIII, prayer for relief?
1.2	envelope that you received was sent to any other	3/2	A. VII?
1.3	individuals in New Jersey?	1 3	Q. Yes. Paragraph 62, Letter B, for
14	A. No.	1.6	maximum statutory damages. We talked about
7.0	Q. You haven't done any investigation	25	statutory damages.
16	as to that, correct?	16	Why is it why do you want
1.2	A. Correct.	1.7	maximum why are you entitled to maximum
-8	Q. Number 35 of the complaint talks	1.8	statutory damages?
1.9	about "HRRG's policy and practice to send written	1.9	A. My rights were violated. My
20	collection communications, in the form exemplified	- 20	privacy was violated. I want someone held
ć. i	by Exhibit A," and Exhibit A is this was	21	accountable for that.
2.4	actually redacted, but P-2 is Exhibit A. Do you	22	Q. As we discussed before, you can't
2.3	have any factual	23	tell me exactly how your rights and privacy were
24	A. Clarify what redacted means.	24	violated, correct?
2.5	Q. There is no barcode in its place.	7.5	A. I cannot. That's pardon me. 1

B y MR. SCHEUERMAN: 2		Page 78	T	Page 80
2 regard to how exactly it was done. 3 Once again, I don't practice 4 hacking information, stealing, so I can't say 5 exactly how that was done. 6 Q. So if you can't say exactly how, 7 why do you think you're entitled to maximum statutory damages? 9 A. Accountability. 10 Q. This is based on your, as you said, 11 speculation that someone could use this 12 information for something, correct? 13 A. That's correct. 14 Q. Paragraph 58 on that same page, 15 "HRRG sent a letter" strike that. 16 "The HRRG letter and the letters that are the same and similar in the form to the HRRG certer et he same and similar in the form to the debts." 18 It's true that you don't know the state of the envelopes of any other individuals who received any letter from HRRG, correct? 2 A. Correct. 2 A. Correct. 3 Q. You're salving that on your advice of counsel the unredacted version was filed on the public database? 4 A. Lart's few that you don't know the state of the envelopes of any other individuals who received any letter from HRRG, correct? 2 A. Correct. 3 Q. So you wouldn't be able to tell me 2 one way or another whether the envelope was potentially damaged, correct? 3 A. Correct. 4 Q. Or whether the letter had shifted in the envelope, correct? 5 A. Correct. 6 Q. You redacted the letter that's attached to Exhibit A to the complaint, correct? 5 A. That's form y attorney. 6 Q. You don't know. Were you involved in the decision that said, well, I am going to file an unredacted version was filed on the public federal database on the public docker? 5 A. That's form y attorney. 6 Q. You don't know. Were you involved in the decision that said, well, I am going to file an unredacted version? 7 MR. AGLOW: Objection. 7 MR. AGLOW: The only way he can answer that would be what conversations he had an unredacted version was filed on the public federal database on the public docker? 8 A. Correct. 9 Q. You don't know. Were you involved in the decision that said, well, I am going to file an unredacted version was filed on the public federal datab	1		1	
once again, I don't practice hacking information, stealing, so I can't say exactly how that was done. Q. So if you can't say exactly how, why do you think you're entitled to maximum statutory damages? A. Acountability. Q. This is based on your, as you said, speculation that someone could use this information for something, correct? A. That's correct. Q. Paragraph 58 on that same page, "The HRRG sent a letter" strike that. "The HRRG letter and the letters that are the same and similar in the form to the HRRG letter were sent by IIRRG to plaintiff and those similarly situated in an attempt to collect the debts." I'rs true that you don't know the state of the envelopes of any other individuals who received any letter from HRRG, correct? A. Correct. Q. So you wouldn't be able to tell me page 79 one way or another whether the envelope was potentially damaged, correct? A. Correct. Q. You redacted the letter that's attached to Exhibit A to the complaint, correct? The actual barcode in the letter was redacted, right? A. I set that. Q. Do you know a reason why an unredacted version was filed on the public database? A. Correct. MR. AGLOW: You can case what a scan of that that letter, the unredacted version was filed on the public database. A You're talking about the barcode itself? A. That's formation from the the same and similar in the form to the HRRG letter were sent by IIRRG to plaintiff and those similarly situated in an attempt to collect the debts." I's first rue that you don't know the state of the envelopes of any other individuals who received any letter from HRRG, correct? A. Correct. Q. Or whether the envelope was potentially damaged, correct? A. Correct. Q. You redacted the letter that's attached to Exhibit A to the complaint, correct? A. That's formy attorney. A. The debt of				
hecking information, stealing, so I can't say exactly how that was done. Q. So if you can't say exactly how, why do you think you're entitled to maximum statutory damages? A. A countability. Q. This is based on your, as you said, speculation that someone could use this information for something, correct? A. That's correct. Q. Paragraph 58 on that same page, "HRRG sent a letter" strike that. "The HRRG letter and the letters that are the same and similar in the form to the HRRG letter were sent by IIRRG to plaintiff and those similarly situated in an altempt to collect the debts." It's true that you don't know the state of the envelopes of any other individuals who received any letter from HRRG, correct? A. Correct. Q. So you wouldn't be able to tell me one way or another whether the envelope was potentially damaged, correct? A. Correct. Q. Or whether the letter had shifted in the envelope, correct? A. Correct. Q. Or whether the letter had shifted in the envelope, correct? The actual barcode in the letter was redacted, right? A. Isse that. Q. Do you think that that barcode, is that something that's confidential? A. You're talking about the barcode itself? Q. In other words, it was filed. A you're talking about the barcode itself? Q. In other words, it was filed. A you're talking about the barcode itself? Q. In other words, it was filed. A you're talking about the barcode itself? Q. In other words, it was filed. A you're talking about the barcode itself? Q. In other words, it was filed. A you're talking about the barcode itself? Q. In other words, it was filed. A you're can access the unredacted in the envelopes of any other individuals who received any letter from the letters is private? MR. AGLOW: I object. First of all, it's compound and second of all, it's a life in the envelope, correct? A. Correct. Q. You redacted the letter that's attached to Exhibit A to the complaint, correct? A. That's form yattorney. Q. You don't know. Were you involved in the decision that said, well, I am going to file an unredac				of attorney the unreducted version was filed as
5 exactly how that was done. 6 Q. So if you can't say exactly how, 7 why do you think you're entitled to maximum 8 statutory damages? 9 A. Accountability. 10 Q. This is based on your, as you said, 11 speculation that someone could use this 12 information for something, correct? 13 A. That's correct. 14 Q. Paragraph \$8 on that same page, 15 "The HRRG letter and the letters 16 that are the same and similar in the form to the 17 HRRG sent a letter" - strike that. 18 HRRG letter were sent by IlRRG to plaintiff and 19 those similarly situated in an attempt to collect 19 the debts. 20 It's true that you don't know the 21 state of the envelopes of any other individuals 22 who received any letter from HRRG, correct? 23 A. Correct. 24 A. Correct. 25 Q. So you wouldn't be able to tell me 26 potentially damaged, correct? 27 A. Correct. 28 Q. Or whether the letter had shifted 29 in the envelope, correct? 30 A. Correct. 31 A. That's form y attorney. 32 attached to Exhibit \(\tau\) to the complaint, correct? 33 A. That's form y attorney. 34 A. Correct. 45 Q. Do you know a reason why an 46 unreadacted version was filed on the public database. So and the letter that's 47 attached to Exhibit \(\tau\) to the complaint, correct? 48 A. Correct. 49 Q. Do you whouldn't be able to tell me 40 provided in the letter of the letter in the letter in the letter had shifted in the envelope, correct? 40 Q. Or whether the letter had shifted in the envelope, correct? 41 A. Correct. 42 Q. Or whether the letter had shifted in the envelope, correct? 43 A. Correct. 44 Q. Or whether the letter had shifted in the envelope, correct? 45 A. That's form y attorney. 46 A. Correct. 47 Q. Do you don't know the state of the envelopes of any other individuals what the hat the state statement in evidence concerning what people can see on the public website. 47 Page 81 48 Page 81 A. Correct. 49 Q. Or whether the letter had shifted in the envelope, correct? 50 The actual barea of the develope. 51 A. That's form y attorney. 52 A. Correct. 53 A. That's form y a				
So if you can't say exactly how, why do you think you're entitled to maximum statutory damages?	1		1	
why do you think you're entitled to maximum statutory damages? A Accountability. Q In this is based on your, as you said, speculation that someone could use this information for something, correct? A That's correct. Q Paragraph 58 on that same page, "HRRG sent a letter" - strike that. The HRRG letter and the letters that are the same and similar in the form to the HRRG letter were sent by JIRRG to plaintiff and those similarly situated in an attempt to collect the debts. It's true that you don't know the state of the envelopes of any other individuals who received any letter from HRRG, correct? A Correct. Q So you wouldn't be able to tell me Page 79 one way or another whether the envelope was potentially damaged, correct? A Correct. Q Or whether the letter had shifted in the envelope, correct? A Correct. Q Or whether the letter had shifted in the envelope, correct? A Correct. Q Or whether the letter had shifted in the envelope, correct? A Correct. Q Or whether the letter had shifted in the envelope, correct? A Correct. Q Or whether the letter had shifted in the envelope, correct? A Correct. Q Or whether the letter had shifted in the envelope, correct? A Correct. Q Or whether the letter had shifted in the envelope, correct? A Correct. Q Or whether the letter had shifted in the envelope, correct? A Correct. Q Or whether the letter had shifted in the envelope, correct? A Correct. Q Or whether the letter had shifted in the envelope, correct? A Correct. Q Or whether the letter had shifted in the envelope, correct? A Correct. Q Or whether the letter that's attached to Exhibit \(\tau\) to the complaint, correct? A Correct. Q Or whether the letter was redacted, right? A I am saying that's confidential? A You're talking about the barcode itatastes. Ro anyone can access whars filed on the public database. So anyone can access what a scan of that that letter, the unredacted version was filed. MR AGLOW: Jobject. First of all, its a lot of things that aren't in evidence concerning what people can see on the public we	1			
statutory damages? A. Accountability. Q. This is based on your, as you said, speculation that someone could use this information for something, correct? A. That's correct. Q. Pangraph 58 on that same page, large the same and similar in the form to the HRRG letter were sent by 11RRG to plaintiff and those similarly situated in an attempt to collect the debts." If it struct that you don't know the state of the envelopes of any other individuals who received any letter from HRRG, correct? A. Correct. Q. So you wouldn't be able to tell me Page 79 one way or another whether the envelope was potentially damaged, correct? A. Correct. Q. You redacted the letter had shifted in the envelope, correct? A. Correct. Q. You redacted the letter that's attached to Exhibit A to the complaint, correct? Q. You redacted the letter that's attached to Exhibit A to the complaint, correct? A. That's for my attorney. A. That's for my attorney. MR. AGLOW: Objection. MR. SCHEUERMAN: I am asking whether he knows. MR. AGLOW: This is based on your, as you said, and that something that's confidential? A. You're talking about the barcode itself? Q. Vou're talking about the barcode itself? Q. In other words, it was filed. Anyone can access what a scan of that barcode reveals. MR. AGLOW: I object. MR. AGLOW: I object. First of all, it's a loof things that aren't in evidence concerning what people can see on the public website. Page 79 MR. AGLOW: Objection. A. Wo're talking about the barcode itself? Q. In other words, it was filed. Anyone can access what's filed on the public database. So anyone can access the unredacted tester. Anyone can see what a scan of that barcode reveals. MR. AGLOW: I object. First of all, it's a loof things that aren't in evidence concerning what people can see on the public website. Page 79 MR. AGLOW: Object on. A. Correct. Q. You oredacted the letter that's attached to Exhibit A to the complaint, correct? A. That's for my attorney. A. That's for my attorney. A. Correct. Q. You oredacted wersion? A. That's				
A. Accountability. Q. This is based on your, as you said, speculation that someone could use this information for someone could use this information for something, correct? A. That's correct. Q. Paragraph 58 on that same page, "HRRG settra and the letters that are the same and similar in the form to the HRRG letter were sent by IlRRG to plaintiff and those similarly situated in an attempt to collect the debts." It's true that you don't know the state of the envelopes of any other individuals who received any letter from HRRG, correct? A. Correct. Q. So you wouldn't be able to tell me Page 79 one way or another whether the envelope was potentially damaged, correct? A. Correct. Q. Or whether the letter had shifted in the envelope, correct? A. Correct. Q. You redacted the letter that's attached to Exhibit A to the complaint, correct? The actual barcode in the letter was redacted, right? A. I see that. Q. Do you know a reason why an unredacted version was filed on the public federal database on the public docket? A. That's for my attorney. A. That's for my attorney. MR. AGLOW: Objection. MR. SCHEUERMAN: I am asking whether he knows. MR. AGLOW: The only way be can answer that would be what conversations he had A. Yes. Q. Do you think that that barcode, is that something that's confidential? A. You're talking about the barcode itself? A. You're talking about the barcode itself? A. You're talking about the barcode itself? A. A. You're talking about the barcode itself? A. You're talking about the barcode itself? A. A. You're talking about the barcode itself? A. You're talking about the barcode itself? Anyone can access what's filed on the public database. So anyone can access what's filed on the public database. So anyone can access what's filed on the public database. So anyone can access what's filed on the public database. So anyone can access what's filed on the public database. So anyone can access what's filed on the public database. So anyone can access what's filed on the public database. So anyone can acces	1		1	
10 Q. Din sis based on your, as you said, speculation that someone could use this in the speculation that someone contenting, correct? A. That's correct the debts." C. In other words, it was filed.				
speculation that someone could use this information for something, correct? A. That's correct. Q. Paragraph 58 on that same page, HRRG sent a letter" strike that. "The HRRG letter and the letters that are the same and similar in the form to the HRRG letter were sent by IIRRG to plaintiff and those similarly situated in an attempt to collect the debts." It's true that you don't know the state of the envelopes of any other individuals who received any letter from HRRG, correct? A. Correct. O. So you wouldn't be able to tell me Page 79 one way or another whether the envelope was potentially damaged, correct? A. Correct. Q. Or whether the letter had shifted in the envelope, correct? A. Correct. Q. You redacted the letter that's attached to Exhibit A to the complaint, correct? The actual barcode in the letter was redacted, right? A. I see that. Q. Do you know a reason why an unredacted version? A. That's for my attorney. MR. AGLOW: Objection. Altorney-client privilege. MR. AGLOW: The only way be can answer that would be what conversations he had answer that ould be what conversations he had answer that would be what conversations he had answered. Go	1			
12 information for something, correct? 13 A. That's correct. 14 Q. Paragraph 58 on that same page, 15 "The HRRG letter and the letters 16 that are the same and similar in the form to the 18 HRRG letter were sent by IIRRG to plaintiff and 19 those similarly situated in an attempt to collect 20 the debts." 21 If's true that you don't know the 22 state of the envelopes of any other individuals 23 who received any letter from HRRG, correct? 24 A. Correct. 25 O. So you wouldn't be able to tell me 26 one way or another whether the envelope was 27 potentially damaged, correct? 28 A. Correct. 29 Q. Or whether the letter had shifted 29 in the envelope, correct? 30 A. Correct. 31 Q. You redacted the letter that's 32 attached to Exhibit A to the complaint, correct? 33 A. Correct. 40 Q. Do you know a reason why an 34 unredacted version was filed on the public federal 35 database. So anyone can ascess the bin redacted version is, do you think that that letter, the unredacted version of the letter 20 MR. AGLOW: 1 object. First of 21 MR. ACLOW: You're not testifying today. 21 MR. SCHEUERMAN: You can asse everything on the public website. 22 when the public docket? 33 A. Daries for my attorney. 34 A. I see that. 35 Q. You don't know. Were you involved in the decision that said, well, I am going to file an unredacted version? 36 Q. You don't know. Were you involved in the decision that said, well, I am going to file an unredacted version? 36 MR. AGLOW: Objection. 37 Attorney-client privilege. 38 And R. AGLOW: Objection. 39 And R. AGLOW: Objection. 40 And MR. AGLOW: Asked and answered. Go 41 And A. Correct. 41 Correct. 42 Correct. 43 Correct. 44 Correct. 45 Correct. 46 Q. Or whether the complaint, correct? 47 A. Lore that we have the envelope, correct? 48 A. Correct. 49 C. In other words, it was filed that ascan of that bactabase. So anyone can ascews what a scan of that letter is that letter. Anyone can see what a scan of that that letter, the unredacted version of that that letter, the unredacted version of the letter was red				
A. That's correct. Q. Paragraph 58 on that same page, "HRRG sent a letter" strike that. HRRG sent a letter" strike that. "The HRRG letter and the letters that are the same and similar in the form to the HRRG letter were sent by IIRRG to plaintiff and those similarly situated in an attempt to collect the debts." It's true that you don't know the state of the envelopes of any other individuals who received any letter from HRRG, correct? A. Correct. O. So you wouldn't be able to tell me Page 79 one way or another whether the envelope was potentially damaged, correct? A. Correct. Q. Or whether the letter had shifted in the envelope, correct? A. Correct. Q. You redacted the letter that's attached to Exhibit A to the complaint, correct? The actual barcode in the letter was redacted, right? A. I see that. Q. Do you know a reason why an unredacted version on the public federal database on the public docket? A. That's for my attorney. Q. You redocked well, I am going to file an unredacted version? MR. AGLOW: You're not testifying today. MR. SCHEUERMAN: You can answer. Read back the question. (Whereupon, the testimony was read back by the reporter.) A. No, it's not private. BYMR. SCHEUERMAN: A. That's for my attorney. Q. You redocket? A. That's for my attorney. Q. You don't know. Were you involved in the decision that said, well, I am going to file an unredacted version? MR. AGLOW: Objection. Altorney-client privilege. MR. AGLOW: I object. First of all, it's a lot of things that aren't in evidence concerning what people can see on the public website. MR. SCHEUERMAN: You can answer. Read back the question. (Whereupon, the testimony was read back by the reporter.) A. No, it's not private. BYMR. SCHEUERMAN: A. I can show it to you if you want, but for the purpose of my question you may not need to see it. One of the things is it lists your name and it says the subject of your knowledge and it says information regarding the nature of the debt at issue and the defendant's effor				
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MR. AGLOW: The only way he can answer that would be what conversations he had answer that would be what conversations he had MR. AGLOW: Asked and answered. Go	***			what you tald may what also do you know - other than
answer that would be what conversations he had 26 MR. AGLOW: Asked and answered. Go	200			
25 with his attorney. Rephrase it 25 ahead and answer it again.	25	with his attorney. Rephrase it.	25	ahead and answer it again.

-	Page 102		Page 104
3.	A. Can you clarify what you mean by	1	A. It's a possibility.
2	focus in?	2	Q. In other words, there's something
3		3	that's classified as a pin here. It's not on P-2.
4	something you got and it was mailed to you and you	4	It's not classified as an account number.
5	just opened it because it was in your mailbox or	5	So you would agree with me on this
6	did you focus on that window before you opened it,	6	letter or on any type of letters that you received
7	if you recall?	7	there can be a use for a string of numbers other
8	A. I don't recall.	8	than being an account number, correct?
9	Q. Again, you can't tell me one way or	9	MR. AGLOW: Objection. Calls for
10	another whether any of the other proposed class	10	speculation.
11	members, whether the barcode was actually visible	11	BY MR. SCHEUERMAN:
12	in any type of window envelope that they received,	12	Q. You can answer.
13	correct?	13	A. Well, actually your question is
14		14	both yes and no. Yes, it may not be an account
1.5	Correct. Q. Do you have any documents relating	13	number, but seeing as how the acronym PIN stands
16	to this underlying debt? Do you have any	16	for personal identification number, it may not be
17	documents like medical bills or anything like	17	an account number, but that number is associated
18	that	18	with a person.
1.9	A. No.	19	Q. How do you know that pin stands for
50	Q in your possession?	20	personal identification number?
21	A. No.	21	A. Anyone with a credit card or a bank
2.2	Q. Do you have any documents or any	22	debit card knows what a pin number is,
23	documents in your possession which indicate that	23	Q. Other than that, any other examples
24	is an account number, like any document	24	you can give me?
2.5	for instance, on this one this says account number	25	A. Of what?
	Page 103		Page 105
12	at the bottom and it has your account number	1.	Q. Strike that, I don't know the
2	It says account number. Do you	2.	answer to that. That's a good question.
.3	have anything which says account number	3:	You don't know of any third party
4	A. That specifically says account	- 2	who intercepted your letter, correct?
.5	number, no.	5	A. That's correct.
6	Q. How about there is nothing in	6	Q. Let me show you the letter that you
7	the original you say you don't have any	9	wrote.
¥	documents about the original debt. So you also	Đ	MR. SCHEUERMAN: I'll mark this
- 0	wouldn't have any documents from	9	Exhibit 7.
×5.	which said that that's the account	10	(Exhibit P-7, LETTER DATED
3.1	number, correct?	11	12/10/14, marked for identification.)
13	A. That's correct.	12	BY MR. SCHEUERMAN:
House	Q. I asked you about websites. Do you	2/3	Q. I show you this is actually a
2.4	know of any public database different from a	1 (document you produced. It's Bates stamped Morales
(T) 3	website that you can enter a scan of the barcode	3.5	HRRG2. That is your letter, right?
1 &	that's on P-1, that you can enter that into and	1,6	A. Yes.
1.0	learn anything about yourself?	11.2	Q. You wrote that?
18	A. No.	1.8	A. Yes.
10	Q. You would agree with me that you	1.9	Q. How did you get that address for
80)	can have a string of numbers on a letter which is	20	HRRG, the Cincinnati, Ohio address?
116	not actually an account number, correct?	21	A. That's on the letter they sent to
22	MR. AGLOW: In what context?	22	me.
23	Objection to form.	23 24	Q. Did you receive any type of
25	BY MR. SCHEUERMAN:	25	response from HRRG to this letter?
14-97	O. You can answer.	6.3	A. No.

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Q. Under your name you list the	exact time frame when I did the scan.
account number as correct?	The second secon
3 A. Correct.	3 before or after?
4 Q. You will agree with me that that	A. I can't recall.
account number that you list is different than	5 Q. When you're discussing at the
6 P-1, what a scan of the barcode reveals, correct?	bottom of the letter that we will take legal
A. That's correct.	action, do you see that
8 Q. Why did you use that as the account	8 A. Yes.
9 number?	9 Q talking about the bankruptcy.
10 A. You asked me this before.	Were you intending to convey the legal action also
1.1 Q. Tell me again.	involved issues with the barcode?
A. Well, seeing as how looking at this	12 A. No.
13 letter, P-2, and looking at the bottom of this	13 Q. Do you know one way or another
letter there is in plain view it says account	whether a scan of strike that.
15 number with the number that is listed on this	Do you know whether one way or
letter. If you want me to read it, I can read it	another is a number that has been assigned
and next to it it says regarding Morales,	17 to any other person in addition to you?
Alejandro, which is who I am.	18 A. No.
So seeing as how I wanted them to	Q. Have you seen the interrogatory
know that this letter was coming from me, I used	20 answers submitted by HRRG in this case?
information that they provided on this letter. O. As your account number, correct?	A. Have I seen their answers? O. Yes.
,	
A. As the account number that they provided on this letter.	MR. AGLOW: You're not referring to 24 P-6?
25 Q. When you say this letter, it's P-2,	25 MR. SCHEUERMAN: No.
Page 107	Page 109
1 right?	A. Okay. I don't have them in front
2 A A A A A A A A A A A A A A A A A A A	of me. Do you have a copy of them?
3 Q. You wrote this letter obviously	BY MR. SCHEUERMAN:
after receiving the letter, P-2, correct?	Q. Yes. I just want to know let
5 A. That's correct.	ி me just ask the question. One of the questions,
6 Q. The letter, P-2, was dated	6 not by you, answers by HRRG is that it is only
7 December 3, 2014?	through the use of defendant's password protected
0 A. Correct.	g computer software which can only be accessed by
9 Q. Is it fair to say that you received	defendant's employees and which is not available
the HRRG letter between December 3rd and	or accessible to anyone outside of the defendant's
December 10, 2014?	company, that any additional information can be revealed, meaning that that scan, you can only
A. Yes. O. So after did you write this	
Q. So after did you write this L4 letter, the P-7 letter, after you scanned the	obtain information from Mr. Morales if you use their computer password software.
barcode on the December 3, 2014 letter?	My question is simply, do you have
16 A. I don't recall.	any information as you sit here today to refute
Q. I think your prior testimony was	that?
you scanned it a couple of days after receiving	A. No.
the letter. Do you remember that?	Q. Do you still want to see the
20 A. If you are taking a couple as	interrogatory answer?
literally two days, then I want to strike couple	21 A. No.
because I didn't mean literally two days.	Q. So HRRG, they likewise submitted
Q. I don't know. You tell me.	23 responses to request for admissions. I can show
A. I will say a few days after I	them to you, but I am do you want to see them?
25 received the letter. So I don't recollect the	25 A. 1 will wait for you.

	Page 110	T	Page 112
1		1	number associated with the obligation. Let me
2	Q. There was a question from your attorney. It said whether it wants them to admit	2	show these to you.
3	or deny. You say, is a file number associated	3	MR. AGLOW: I don't know if that
4	with the obligation and HRRG said denied.	4	will make a difference in terms of clarifying the
5	As you sit here today, do you have	5	question. We will stipulate that you're reading
6	any information to show that that was a file	6	the correct question and answer.
7	•	7	MR. SCHEUERMAN: Thank you. I will
8	number?	8	mark this P-8.
	MR. AGLOW: Are you asking whether	9	
9	he has information to what you call refute before	10	(Exhibit P-8, DEFENDANT'S RESPONSES TO PLAINTIFF'S REQUESTS FOR ADMISSION, marked fo
11	or are you asking him whether its accurate or not?	11	identification.)
	MR. SCHEUERMAN: Just what I asked	12	BY MR. SCIIEUERMAN:
12	BY MR. SCHEUERMAN:	1.3	
1.3	Q. Do you have any information	1.4	Q. I show you what I marked P-8. I am
1.4	when I say information, anything gleaned from your	15	not showing it to you for you to authenticate it.
15	personal knowledge, from your investigation or		I am showing it to you for case of questioning.
16	from anything, any of your personal knowledge	16	if you furn to number 16 and
17	relating to this case, your investigation.	17	just for background, these are questions which
1,8	Do you have any information to say	10	your attorney has propounded on the defendant and
19	that was a file number?	20	which the defendant has answered.
20	MR. AGLOW: You're not asking him	23	Number 16 wants the defendant to
21	to attest to the accuracy of your own client's	22	admit or deny whether is a file number
22	statement?	23	associated with the obligation. HRRG says denied.
23	MR. SCHEUERMAN: Of course not.	24	As you sit here today, do you have
24	BY MR. SCHEUERMAN:	25	any information which says otherwise? MR. AGLOW: You haven't asked the
4.5	Q. Maybe the better question is, do Page 111	2.0	Page 113
.1	you have any information to refute that? HRRG is	3	question whether he understands what obligation
2	saying that's not a file number. Do you have any	2	means.
3	information to refute that?	3	BY MR. SCHEUERMAN:
1)	MR. AGLOW: Again, I want the	4	Q. You can answer.
5	clarification because refute can be construed as	5	A. No, I don't.
6	you asking this witness whether or not he agrees	6	Q. Number 17, is a reference
7	with it.		number associated with the obligation. HRRG says
8	BY MR. SCHEUERMAN:	3	denied.
9	Q. Do you agree with it?	9	My question is, do you have any
11	MR. AGLOW: That's a new question	2,1	information which says otherwise?
12	you're asking?	1.2	1.01
13	MR. SCHEUERMAN: Let me ask the	1.3	Q. We talked about the account number.
13	question. These aren't complicated questions.	1.4	That's number 18. I take it you don't have any information which says that it's an account
1.5	MR. AGLOW: I haven't objected much. I want to clarify as to	15	information which says that it's an account number, correct?
16	MR. SCHEUERMAN: You're clouding	16	A. Correct.
17	the record.	17	Q. Same question for number 19. You
18	MR. AGLOW: I am asking you to	18	don't have any information that says it's a
1.9	clarify whether you are trying to ask the witness	1.9	registration code, correct?
20	whether an allegation by your client is true or	20	A. Correct.
21	not true or whether you are simply asking whether	21	Q. After the letter was placed into
22	he has other evidence. Those are two different	22	the mail strike that.
23	questions.	23	Was this sent regular mail, this
24	BY MR. SCHEUERMAN	24	letter to you, P-2?
25	O. The question is, \(\) is a file	25	A. Yes, regular mail.
4 4	O. THE QUESTION IS.	luss	A. regular mall,

		T	Page 116
1	Q. You don't know what happened to the	1	Q. Correct.
2	letter obviously after it was placed in the mail	2	A. Correct.
3	by HRRG, correct?	3	Q. You don't know in any way how to
4	AGorrect	4	whether there is a way to decode that P-1,
S	Q. Same is true with any of the	5	what a scan reads to find out information about
6	proposed class members, you don't know the state	6	Mr. Morales, correct'?
7	of the letter, what happened to it after it was	7	A. l, personally, no.
8	placed in the mail by HRRG, correct?	8	Q. Again, you don't have any evidence
9	MR. AGLOW: You mean potential	9	that any third party intercepted your letter and
1.0	class members?	10	tried to use that barcode to steal your identity
111	BY MR. SCHEUERMAN:	11	or to obtain information about you, correct?
12	Q. Potential class members. You don't	12	A. Correct.
1.3	know, correct?	13	Q. You don't know of any way to use a
14	A. That's correct.	14	scan of that barcode to identify your financial
15	Q. Do you know whether HRRG if	15	status, correct, i.e., the fact that they are
1.6	someone were to call HRRG, whether there was a	16	saying you owed money to
17	process there to corroborate the person to	17	correct?
18	determine that that's the correct person calling	18	A. Mc, personally, no.
19	in to HRRG?	19	Q. You keep saying me, personally.
20	A. No, I don't know.	20	You don't know of any other person who could do
21	Q. Given that you don't know what a	21	that, correct?
2.2	scan of the barcode, what it means and you don't	22	A. Isn't that the purpose of this
23	know of any at least you don't know of any way	23	lawsuit?
24	you could use that to obtain information about	24	MR. AGLOW: Asked and answered
25	Mr. Morales, do you find that it was still a	2.5	several times. He testified about hackers.
	Page 115		Page 1/17
1	prohibited act for HRRG to do it, to send that	1	BY MR. SCHEUERMAN;
2	letter?	1	Q. You said it would be speculation,
3	MR. AGLOW: Objection. Several	3	right?
4	reasons. First of all, I have no idea what you're	7	A. That's correct.
5	referring to and secondly, it sounds like you're	5	Q. Let get into the hackers because we
6	asking for a legal conclusion.	6	never really delved into that. You're saying that
7	BY MR. SCHEUERMAN:	1 7	even though you can't I am not saying that you
8	Q. You can answer.	8	would break the law. You're saying essentially
9	A. I mean, I honestly don't know.	9	that your expertise is not something which lends
10	That's why I talked to my attorney.	1.0	itself to be a hacker because you're not trained
11	Q. You don't know of using that	11.0	in writing code?
1.2	barcode, any way of using that barcode to	12 13	A. Correct.
14	determine that the communication was from a debt	4	Q. How do you maintain that a
1.5	collector, correct? A. That's correct.	15	what's the basis for you saying that a hacker
16	A. That's correct. Q. You don't have any way that you	16	could use a scan of that barcode to do something with it?
2%	know of to use that scan of that barcode to reveal	1.7	A. I mean, I explained that before.
1.8	your financial position, correct?	18	We live in an information age,
[0	A. That's correct.	10	Q. I want specifics. Do you know of
20	Q. So you can't tell me that a scan of	20	any specific way a hacker could take a scan of
23	that barcode identifies you as a debtor or refers	21	that barcode?
22	to the debt, right? There is no way that you have	22	A. So now you're asking me how to do
2.3	determined how to use that to identify Mr. Morales	23	it? We went from
2.1	as a debtor and the letter relating to a debt?	24	Q. Do you know how to do it?
25	A. 1, myself?	25	A. No, I do not know how to do that.